

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

- 1-21. (Canceled)
22. (Amended) A computer-implemented method of transaction comprised of a pre-designated monetary value attached to a tangible or intangible medium that can be identified through recognized means unrelated to persons' personal information, including name, social security number, or birth date.
23. (Amended) The method set forth in claim 22 wherein the said pre-designated monetary value and said recognized means attached to said tangible or intangible medium are identified digitally or using similar or equivalent data-input and data-output implementations.
24. (Renumbered) The method set forth in claim 22 wherein the said tangible or intangible medium or its pre-designated monetary value will be exchanged for a fee.
25. (Renumbered) The method set forth in claim 22 wherein the said tangible or intangible pre-designated monetary value will be used online or offline.
26. (Renumbered) The method set forth in claim 22 wherein the said tangible or intangible pre-designated monetary value will be used as a commodity.
27. (Renumbered) The method set forth in claim 22 wherein the said tangible or intangible pre-designated monetary value will be exchanged to obtain goods or services.
28. (Renumbered) The method set forth in claim 22 wherein the said tangible or intangible pre-designated monetary value will be cashed.
29. (Renumbered) The method set forth in claim 22 wherein the said tangible or intangible medium carrying a pre-designated monetary value will be issued by a credit card company, financial institution, or a bank.
30. (Amended) A tangible or an intangible medium having stored thereon either data structure or other computer implementations indicating a pre-designated monetary value attached to said tangible or intangible medium, which pre-designated monetary value can be identified through recognized means unrelated to persons' personal information, including name, social security number or birth date.

31. (Amended) The medium set forth in claim 30 wherein the said pre-designated monetary value and said recognized means attached to said tangible or intangible medium are identified digitally or using similar or equivalent data-input and data-output implementations.
32. (Amended) The medium set forth in claim 30 that is exchanged for a fee.
33. (Renumbered) The medium set forth in claim 30 wherein the said tangible or intangible pre-designated monetary value will be used online or offline.
34. (Renumbered) The medium set forth in claim 30 wherein the said tangible or intangible pre-designated monetary value will be used as a commodity.
35. (Renumbered) The medium set forth in claim 30 wherein the said tangible or intangible pre-designated monetary value will be exchanged to obtain goods or services.
36. (Renumbered) The medium set forth in claim 30 wherein the said tangible or intangible pre-designated monetary value will be cashed.
37. (Renumbered) The medium set forth in claim 30 wherein it or the said tangible or intangible pre-designated monetary value will be issued by a credit card company, financial institution, or a bank.
38. (Amended) A tangible or an intangible medium having attached thereto data structure or a computer implementation indicating a pre-designated monetary value and a secret number or any other indicia recognized by the issuer of said medium that is unrelated to persons' personal information, including name, social security number or birth date.
39. (Renumbered) The medium set forth in claim 38 wherein the said tangible or intangible medium or its pre-designated monetary value will be exchanged for a fee.
40. (Renumbered) The medium set forth in claim 38 wherein the said tangible or intangible pre-designated monetary value will be used online or offline.
41. (Renumbered) The medium set forth in claim 38 wherein the said tangible or intangible pre-designated monetary value will be used as a commodity.
42. (Renumbered) The medium set forth in claim 38 wherein the said tangible or intangible pre-designated monetary value will be exchanged to obtain goods or services.

43. (Renumbered) The medium set forth in claim 38 wherein the said tangible or intangible pre-designated monetary value will be cashed.
44. (Renumbered) The medium set forth in claim 38 wherein it or the said tangible or intangible pre-designated monetary value will be issued by a credit card company, financial institution, or a bank.